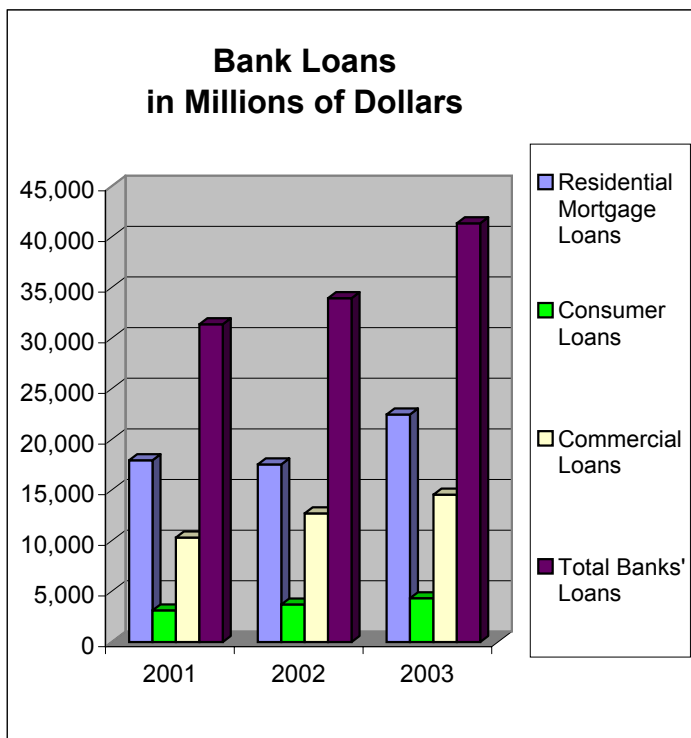


Lending Activity of New Jersey Chartered Banks*

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans
	<i>\$Millions</i>
2003	
Residential Mortgage Loans	22,471
Consumer Loans (Incl. Home Equity Lns.)	4,324
Commercial Loans	14,555
Total Banks' Loans	41,350
2002	
Residential Mortgage Loans	17,537
Consumer Loans (Incl. Home Equity Lns.)	3,708
Commercial Loans	12,707
Total Banks' Loans	33,952
2001	
Residential Mortgage Loans	17,944
Consumer Loans (Incl. Home Equity Lns.)	3,123
Commercial Loans	10,315
Total Banks' Loans	31,382



Loan Loss Reserve Levels

*(for Commercial and Savings Banks, and Savings & Loan Assoc. Only)

Year / Institution Type	Loans
	<i>Percent</i>
2001	
Commercial Banks	1.01
Savings Banks	0.60
Savings & Loan Assoc.	0.66
Aggregate Reserve %	0.83
2001	
Commercial Banks	1.23
Savings Banks	0.68
Savings & Loan Assoc.	0.66
Aggregate Reserve %	0.96
2001	
Commercial Banks	1.14
Savings Banks	0.69
Savings & Loan Assoc.	0.62
Aggregate Reserve %	0.91

